

EDWARDS & ANGELL, LLP
P. O. Box 9169
Boston, Massachusetts 02209

Docket No. (49357) 59005

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that: My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed at 201) below or an original, first and joint inventor (if plural names are listed at 201-206 below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: SYSTEM AND METHOD FOR MANAGING CREDIT RISK FOR INVESTMENT PORTFOLIOS.

which is described and claimed in:

☒ the specification attached hereto.

☐ the specification in U.S. Application Serial Number _____, filed on _____.

☐ the specification in PCT international application Number, _____
filed on _____; and was amended on _____.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a). I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

Prior Foreign/PCT Applications and Any Priority Claims Under 35 U.S.C. §119:			
Application No.	Filing Date	Country	Priority Claimed Under 35 U.S.C. §119?
			☐ YES ☐ NO
			☐ YES ☐ NO
			☐ YES ☐ NO

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s) or PCT international application(s) designating the United States of America that is/are listed below, and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose material information as defined in 37 CFR §1.56(a) which occurred between the filing date of the prior application(s) and the national or PCT international filing date of this application:

Prior U.S. Applications or PCT International Applications Designating the U.S-Benefit Under 35 U.S.C. §120					
U.S. Applications			Status (Check One)		
Application Serial No.	U.S. Filing Date		Patented	Pending	Abandoned
PCT Applications Designating the U.S.					
Application No.	Filing Date	U.S. Serial No. Assigned			

**CLAIM FOR BENEFIT OF PRIOR U.S. PROVISIONAL APPLICATION(S)
(35 U.S.C. §119(e))**

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below:

Applicant	Provisional Application Number	Filing Date

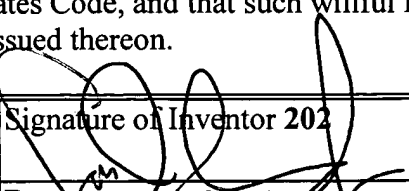
POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) with full powers of association, substitution and revocation to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

David G. Conlin	(Reg. No. 27,026)	Christine C. O'Day	(Reg. No. 38,256)	Peter J. Manso	(Reg. No. 32,264)
George W. Neuner	(Reg. No. 26,964)	Lisa Swiszc Hazzard	(Reg. No. 44,368)	Dianne M. Rees	(Reg. No. 45,281)
Linda M. Buckley	(Reg. No. 31,003)	David A. Tucker	(Reg. No. 27,840)	John J. Penny, Jr.	(Reg. No. 36,984)
Peter F. Corless	(Reg. No. 33,860)	George W. Hartnell, III	(Reg. No. 42,639)	Howard M. Gitten	(Reg. No. 32,138)
Peter J. Manus	(Reg. No. 26,766)	John B. Alexander	(Reg. No. 48,399)	J. Mark Konieczny	(Reg. No. 47,715)
William J. Daley, Jr.	(Reg. No. 35,487)	Jennifer K. Rosenfield	(Reg. No. 53,531)	Gregory B. Butler	(Reg. No. 34,558)
Robert L. Buchanan	(Reg. No. 40,927)	Kathryn A. Piffat	(Reg. No. 34,901)	Barry Kramer	(Reg. No. 20,622)
Steven J. Jensen	(Reg. No. 42,693)	Richard J. Roos	(Reg. No. 45,053)	Scott D. Wofsy	(Reg. No. 35,413)
George N. Chaclas	(Reg. No. 46,608)	Richard H. Newman	(Reg. No. 41,222)	Daniel F. Coughlin	(Reg. No. 36,111)
David J. Silvia	(Reg. No. 49,036)	Marina I. Heusch	(Reg. No. 47,647)	Peter C. Lauro	(Reg. No. 32,360)

SEND CORRESPONDENCE TO:	DIRECT TELEPHONE CALLS TO:
Edwards & Angell, LLP P. O. Box 9169 Boston, Massachusetts 02209	Scott D. Wofsy, Reg. No. 35,413 Telephone: (203) 353-6831 FAX: (203) 975-7180

201	FULL NAME OF INVENTOR	LAST NAME	FIRST NAME	MIDDLE NAME
	RESIDENCE & CITIZENSHIP	CITY	STATE OR FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP
	POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE OR COUNTRY AND ZIP CODE
		Villacorta	Roland	E.
		New York	New York	Philippines
		90 East End Avenue, Apt. 5C	New York	New York 10028
202	FULL NAME OF INVENTOR	LAST NAME	FIRST NAME	MIDDLE NAME
	RESIDENCE & CITIZENSHIP	CITY	STATE OR FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP
	POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE OR COUNTRY AND ZIP CODE
		Condrón	Scott	J.
		Armonk	New York	United States
		1 Oregon Hollow	Armonk	New York 10504
203	FULL NAME OF INVENTOR	LAST NAME	FIRST NAME	MIDDLE NAME
	RESIDENCE & CITIZENSHIP	CITY	STATE OR FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP
	POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE OR COUNTRY AND ZIP CODE
		Chew	Cheewee	
		Princeton	New Jersey	Malaysian
		26 Sage Court	Princeton	New Jersey 08540
204	FULL NAME OF INVENTOR	LAST NAME	FIRST NAME	MIDDLE NAME
	RESIDENCE & CITIZENSHIP	CITY	STATE OR FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP
	POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE OR COUNTRY AND ZIP CODE
205	FULL NAME OF INVENTOR	LAST NAME	FIRST NAME	MIDDLE NAME
	RESIDENCE & CITIZENSHIP	CITY	STATE OR FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP
	POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE OR COUNTRY AND ZIP CODE
206	FULL NAME OF INVENTOR	LAST NAME	FIRST NAME	MIDDLE NAME
	RESIDENCE & CITIZENSHIP	CITY	STATE OR FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP
	POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE OR COUNTRY AND ZIP CODE

I hereby further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further, that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Signature of Inventor 201 	Signature of Inventor 202 
Date: 10 Oct '03	Date: Oct 10 2003
Signature of Inventor 203 	Signature of Inventor 204
Date: 13 Oct 03	Date:
Signature of Inventor 205	Signature of Inventor 206
Date:	Date:

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